

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Stephen R. Pinto *et al.* Art Unit : 2129
Serial No. : 10/826,624 Examiner : Joseph P. Hirl
Filed : April 16, 2004 Conf. No. : 1303
Title : PREDICTIVE MODEL VARIABLE MANAGEMENT

MAIL STOP AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

COMMENTS ON THE EXAMINER'S REASONS FOR ALLOWANCE

By payment of the issue fee, the applicant does not concede that:

- (a) there may not be other good reasons for the patentability of the allowed claims, and other claims;
- (b) the examiner's characterization of the seven co-pending applications (10/826,452, 10/826,711, 10/826,950, 10/826,949, 10/826,630, 10/826,947, and 10/826,453) and the differences between them and the claims here, is correct or complete;
- (c) the examiner's characterization of the claims here is correct and complete;
- (d) the examples in the specification cited by the examiner as support for the claims are the correct or only such examples; or
- (e) the scope of the claims is limited, as implied by the examiner, by the passages of the specification cited by the examiner.

Please apply any additional charges or credits to deposit account 06-1050, referencing attorney docket 17146-0006001.

Respectfully submitted,

Date: _____

1/23/9



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